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Practical Aspects of the Bank Deposit Guarantee Scheme.

The proposal to tax all the national banks ratably, according to their deposits, to provide a guarantee fund for the prompt payment of the depositors of every broken bank, was made an issue of the Presidential campaign of 1908 and after full discussion throughout the country was rejected by popular vote. There are indications that this proposal will be revived in the new Congress.

The whole plan is the result of a confusion of ideas and of a misconception as to banking processes. Though by a guarantee or insurance fund it might be possible to protect the depositors of failed banks against the small ultimate losses that may appear upon final winding up of the banks, it would be absolutely impossible to assure such a sufficiency of cash reserves that the depositors of every suspending bank would receive payment promptly on demand. The collective deposit liabilities of all the banks and trust companies amount to about twelve times the cash reserves which they hold and to more than four times the entire currency of the United States.

If the plan is to insure prompt payment of the depositors of a bank immediately upon its failure, and not merely to make good any ultimate losses of depositors upon the final winding up, the amount of cash necessary would be simply enormous. The money contributed by the banks to the insurance fund either would be locked up by the government, or it would be deposited in securities, or it would be re-deposited in the banks.

If the money were locked up by the government the effect would be in exactly that amount to reduce the bank reserves, with the consequent larger reduction of the power of the banks to make loans and grant credits. In other words, the reserves of the banks and their power to grant credits would each be reduced.

If the money were invested in securities and thus returned to circulation the securities could be converted into cash only by sale, and in that event the purchase money would be drawn from the banks, thereby again diminishing their reserves and their credit power, and this result would be most likely to happen when a curtailment of the reserves and credit power of the banks would be most undesirable.

Finally, if the money contributed to the guarantee fund were to be re-deposited in the banks, the only change in the situation would be that the banks would have exactly the same reserves as before, but subject to calls upon their reserves in order to pay off the depositors of any banks that might fail.

At best, therefore, the plan would operate as a compulsory pooling of part of the reserves of the banks, the reserves of the prudent and sound banks to that extent being made subject to calls for the payment of depositors in banks that are unsound or that have been badly managed.

What, then, would be the effect of the plan? In good times and with prosperous business the weaker and speculative banks would be encouraged to expand their credits and to increase their loans, but in times of stringency and threatened trouble the strong and conservative banks would be forced to contract credits and to refuse accommodation to their customers because of the necessity of maintaining and building up their reserves to meet demands for cash to pay off depositors of failing banks. In times of money stringency and threatened trouble the strong banks would be forced to be doubly conservative, because they would have to be prepared to meet unknown demands, the amount of which they could not foresee and against which they could not protect them. The tendency of the plan, therefore, would be to cause expansion of bank credits when conservatism is desirable and to cause contraction of bank credits when credit is most needed to prevent panic and disaster.

No guarantee fund, no system of insuring bank depositors, can possibly furnish a substitute for cash reserves. At best the plan would be but an illustration of a man trying to lift himself over a fence by his own boot straps. The plan would not increase the bank reserves by one dollar and would not in the least strengthen the general banking situation. It would weaken the strong banks far more than it would strengthen the weak banks. It would tie all the banks together, the good and the bad, so that in the event of great stress and trouble all would be likely to fall together.

The assumption that the proposed guarantee of bank deposits would give to depositors such confidence that there would be no more runs upon banks, and

therefore no more bank panics, also is unfounded. Runs upon banks by small depositors who wish to draw out cash for hoarding are not the principal causes of bank suspensions. If people cease to make new deposits in a bank, or if its larger depositors deliver their checks to other banks for collection, it may be forced to suspend, though there be no visible run of depositors. But what reason is there to assume that the adoption of this plan would inspire confidence and prevent runs upon banks?

As already indicated, the adoption of the plan would not in the least increase the ability of the banks collectively to pay depositors on demand, or strengthen the general situation, and it would result in tying all the banks together, so that in times of stress and trouble all would have to suspend. The utmost possible of accomplishment would be to insure that upon final winding up the depositors of the unsound banks would be paid in full at the expense of the sound banks. Would the belief of depositors that in case of the failure of their bank they will get their money in a year or more, and that in the meantime general financial disaster may overwhelm the country, be likely to prevent them from trying to get their money as soon as possible?

Even if it were true that the adoption of this plan would make equally safe all deposits in national banks, thereby inspiring confidence in all national bank deposits, the plan would prove a direct encouragement to "wildcat" banking, and ultimately would prove disastrous. It would enable speculators or inexperienced persons to form a bank with small capital, and on the strength of this guarantee to obtain large deposits by offering to allow rates of interest higher than could be afforded by a conservatively managed bank; and then they could use these deposits in promoting speculative or unsound ventures. They would risk the loss of only the small capital which they contributed and their individual liability for an equal amount. Should their speculations succeed they would reap large profits, but if they should fail and the money obtained from depositors be wasted the loss would fall upon the sound banks.

Many people have been induced to look with favor upon this plan to guarantee bank deposits because they have been assured that it would protect innocent people who have deposited their savings in the banks, and that in order to bring about a result so beneficial all banks could well afford to pay a small tax upon deposits. It should be borne in mind that only a small percentage of the so-called deposits of the national banks is in the form of savings deposits or represents any deposit of money. The larger part of these so-called deposits represents merely exchanges of credits for business purposes between the banks and their so-called depositors. Such transactions are perfectly honest and proper, but it would be absurd to say that these exchanges of credit between business men and the banks are so highly meritorious that the Federal Government should exercise paternal care for their protection by establishing a system of compulsory insurance at the expense of the banks and by requiring the sound and conservative banks to pay the losses of those people who choose to deal with unsound and reckless banks.

The aggregate losses suffered by the depositors of failed national banks by reason of the ultimate insufficiency of their assets to pay off depositors, in full have been very small, less than one-twentieth of 1 per cent. They have been infinitesimal compared with the losses of the people through bad debts, fraud, speculation, gambling, indulgence in drink, and other causes largely preventable and equally deserving of the paternal attention of the Federal Government.

If, however, it should be deemed of paramount importance to establish a system of compulsory insurance for the protection of savings depositors, the proper course would be to confine this system to savings deposits and to pay for the insurance out of the interest which otherwise would be paid by the banks to the depositors. To accomplish this the national banks might be authorized to establish separate savings departments to be managed under the supervision of the Comptroller of the Currency according to the most approved methods of managing savings banks.

However, provision for absolutely safe savings deposits has already been made by the act of Congress passed in 1910 establishing postal savings depositories.

Abolishing the Pyrenees.

What neither NAPOLEON nor LOUIS XIV. could quite accomplish politically French engineers are now achieving for the world of commerce. Within the past few weeks two great tunnels, which abolish the Pyrenees as obstacles to transportation, have at last been cut through from France to Spain, and through these within a few months trains will pass, bringing Paris nearer alike to Madrid and Barcelona.

Of the two tunnels that were recently pierced the more interesting to travellers, since it brings Africa as well as Spain closer to central Europe, is the tunnel which leaves French territory at Bourg-Madame in the Cerdagne and emerges in Spanish territory near Ripoll. Short lines of rail yet to be laid will make it practically a straight road from Toulouse to Barcelona. Hereafter travellers from Paris to the Catalan capital will go south by Limoges and Toulouse instead of making the long detour by Lyons, Tarascon and Nîmes.

But the real value to the French of the new route will be that it supplies an almost air line route from Paris to Cartagena, the Spanish port facing Oran on the African coast and only one hundred miles away. Oran is presently to be the terminus of the railway which will connect Algeria with Fez and the Atlantic cities of Morocco with the Mediterranean, and the new tunnel will thus be a link in this line. In addition this railway will almost abolish the water

journey from France to Algiers which is so justly dreaded by all travellers. The second of the tunnels pleases Spanish politicians. Hitherto Spain has depended for her land communication with Europe upon the railways which skirt the Pyrenees at the Bay of Biscay and the Mediterranean shore. But on the frontier at each of these points are provinces which are frequently rebellious and always disloyal. The Basques of the west are Carlists, the Catalans of the east Republicans. The new line, while shortening the journey from Madrid to Paris materially, is chiefly valuable to Spain, as it gives her a railway line to France and Europe through loyal provinces.

These two tunnels represent a part of the price France paid for Spanish concessions in Morocco. They have been built by French capital and can hardly be self-sustaining, but their value to France is real, both because they bring her African empire nearer to her home territory and open Spanish markets to French manufacturers.

The One Fixed Point.

As Oklahoma lifts up her horn and Democratic Washington and Democratic Trenton seek to howl in reverent and expectant welcome of the three-conquered Nebraska conqueror, any philosopher wishing to find where he and the rest of us are at, some tunnel to stand on in the flux of politics, cannot read too often these directions, this description of the Democratic pole star:

"What I want to say is that one of the most striking things in recent years is that with all the rise and fall of particular ideas, with all the ebb and flow of particular proposals, there has been one interesting fixed point in the history of the Democratic party, and that fixed point has been the character and the devotion and the preachings of WILLIAM JENNINGS BRYAN."

"I, for my part, never want to forget this. That while we have differed with Mr. Bryan upon this occasion and upon that in regard to the specific things to be done, he has gone serenely on pointing out to a more and more convinced people what it was that was the matter. He has had the steadfast vision all along of what it was that was the matter, and he has not any more than ANTHONY JACKSON did, not based his career upon calculation, but has based it upon principle."

The one fixed point in the recent and present history of the Democratic party. Will the steadfast vision begin to be realized on March 4, 1913?

The Hotel Censor.

In these days when London is relaxing its historical insistence on evening clothes for theatregoers it is gratifying and encouraging to be reminded that our own apparel is still the subject of rigid censorship by competent and powerful intellects. Whose bosom did not swell with pride on the publication of the stirring news that an otherwise eligible patron of a "swell" public house was excluded from its tea room frankly because she was not gowned as the management decreed? The incident discloses the stern resolve of our hotel proprietors, a band of supermen, to maintain society on its highest possible plane, regardless of any discomfort or humiliation that the process may occasion to their guests.

Were the preservation of those delicacies of social intercourse that all recognize as indispensable to the highest development of civilization usurped by persons of less authority and inferior competence, some presumptuous person might have the audacity to question their wisdom and even to defy their edicts. An enactment of the Congress, an act of the Legislature, an ordinance of the Aldermen, a regulation of the Public Service Commission, a finding of a commission of savants, an appeal of a body of artists; any of these might be flouted by a headless and headstrong generation. But the promulgation of a rule by tavern proprietors begets instant, unquestioning and joyful obedience because of its unimpeachable source.

Yet we are not entirely at ease as to the state of the hotel keepers. Why have they not devised a new method of goading the traveller this year?

A Mystery of Government.

Some optimistic persons have dared to hope that the introduction of motor mail vans would rid the community of one bit of shabbiness by relegating to obscurity the horses and wagons used for transporting the United States mails through New York streets. They have been disappointed. The gas driven vehicles are quite as dirty and unattractive in every aspect as were their predecessors.

Why this intimate and apparently indissoluble association of unwashed wagons, uncleaned horse stock and Federal transportation? Do the contractors find some profit associated with the non-application of currysoms to beasts and of water to mud encrusted dashboards, engine hoods and wheel hubs? Is it provided by the Postmaster-General in the contracts that washing wagons and brushing horses shall be penalized? Or is it a tradition of the service, handed down from the days of the post rider, whose splattered horse and person constituted convincing evidence of his devotion to duty?

Street cleaning department dump carts are kept clean; moving vans are carefully tended; truck drivers, delivery men, expressmen seem to take a certain pride in the upkeep of their equipages; but the mail wagons, if they ever are new, soon lose their neat appearance, and preserve uncounted evidence of the regrettable fact that sometimes the public thoroughfares are not as clean as Commissioner EDWARDS would like to have them.

The Vent of an Acher.

H. R. 24,365 was next in order in the Senate, a bill to provide for the taking over by the United States Government of the Confederate cemetery at Little Rock, Arkansas. That cemetery adjoined a cemetery maintained by the Government in the same city. Only

the opening of a wall and a few repairs would be necessary. A friendly and laudable bill, taken up by unanimous consent and passed. Not passed, however, until the Hon. JAMES EDGAR MARTINE of Plainfield, N. J., had spoken his little piece. He had been "at Little Rock a few months or weeks ago to visit this spot," the Confederate cemetery. He circulated mighty thoughts about "God's green grass," "God's creation," "one great, glorious and grand country," "horrid strife." Mr. SMOOT, the Hon. REED SMOOT of Utah, interposed an insulting, infamous avowal: "There is nobody objecting, as far as I know." Whereat the Plainfield Honeycomb dripped thus:

"I know that, but I say, at the same time, that I really ache sometimes for the opportunity to give vent to my sentiments in a case that I feel is so deserving as I feel this is."

A saying fit to be immortal. His health would be impaired if he did not give frequent vent to his collection of sentiments. Then for the moment his ache is over; that of his hearers or readers has begun. The case is not special with him. Congress and those United States are crowded with easy achers and perpetual venters. Good citizens should remember and be patient. Nay, they should be thankful that no patriot is like to die of suppressed oratory.

A misguided precision is loose in the Providence Plantations. The Journal thereof testifies his ravages:

"The least THE NEW YORK SUN can do is not to say 'excuse' when it means 'excuse.' 'Excuse' and 'excuse' are exactly synonymous. Wherefore the precision of the Providence Plantations should 'cut it out.'"

Representative THOMAS of Kentucky has asked Congress to appropriate \$2,000 to build a monument over the grave of LESLIE BRYANT in Bowling Green. BRYANT was 15 when he died and had earned the title of "champion corn grower of Kentucky." Monuments have been built with the same funds to persons much less deserving than young BRYANT.

The possession of automobiles nowadays is no criterion of riches. — JUSTICE TOMPKINS.

True, and a mighty refreshing thought to the few that are at present without the false criterion.

Colonel HENRY WATERSON is usually and deservedly happy, and now he has additional cause of felicity. He is one of the few, the immortal names not "mentioned" for the Cabinet.

The elimination of both the cowpuncher and the college undergraduate from the inaugural ceremonies at Washington should settle the question as to whether a Democratic President can be truly progressive or not.

Astronomer, the Leaning Tower of Pisa and the highway connoisseurs remain the three successful challenges to the law of gravitation so far discovered.

Why on earth should a Mexican Ambassador who had earned the gratitude of his nation by lying abroad deliberately wreck his promising career by telling the truth at home?

The confession of a local janitor that he is also a purveyor of dynamite bombs will surprise few inhabitants of Manhattan apartment houses.

The Hon. EDWARD FITZSIMONS DENNE, Governor of Illinois, has been a Judge and sits still upon a bench of the higher wisdom and transcendental law. His warning to a brush boy in a restaurant who unasked had begun to brush him, "Touch me again with that broom and I will have you arrested," comes like an emancipation proclamation to millions of timid slaves.

The everlasting, postiferous devil and fiend with the whisker on one hand making dust, the other stretch for "dust" of the brusher; the blackmailer, the back-sheesh collector, who doesn't know and doesn't care. He takes a lot of money and most of the law out of hotels, restaurants, barber shops and so on. He will make the country an uninhabited desert if he is not resisted effectually. And he is so ferocious and the tipsters are so pious lived! Governor DENNE reveals him as an assaulter and batterer who has the impudence to expect a dose for his violence. Glory to DENNE, a name made sympathetic, endured to all of us; now we can take sanctuary under it from the whisker devil.

For Governor SULZER'S Stock Exchange bills will some one later quote the ever useful line beginning, "We are seven?"

CASPER to DENNER'S GUEST. — Headline: Can the People's House hold a dictator and a State leader comfortably at the same time?

A Hater of Parrots. — TO THE EDITOR OF THE SUN: — As the parrot is to be revised, cannot a clause be inserted to prohibit the use of parrots in the Senate? They cannot be smuggled on account of the vivacity of voice and color.

It may be said that those parrots which afflict us at present may continue to do so for a century, the parrot being alleged to have an endurance of such an age of wickedness. But any crafty man devoting his days to planning and nights to prayer for success, can find the means to exterminate the pest. Perhaps Mr. Carnegie, the lover of peace, may be induced to buy all the parrots in the country and mercifully put them to death.

I decidedly object to their combination nose and but, and its grasp as well as the priestly pliancy of its feet. Its habit of scratching its ear and walking around and sleeping on the ceiling of its cage, and glazing them with eyelid winks of eyes upon the visitor, when uttering loud, hoarse sounds, which certainly in time will drag upon it the vengeance of heaven.

New York, February 4. — POLTROON.

A Heretic.

TO THE EDITOR OF THE SUN: — Do Yankees presume to speak of clouder? All clouder which I have faced in New England are of the consistency of jelly. I have seen and consumed lots of June, very occasional potatoes, omnipresent pork and a semi-occasional glass of fish or clam introduced for dignity and necessity. The only tasteful clouder comes from Maryland.

PHILADELPHIA, February 5.

Reform for the "Record." — From the Washington Herald: Some day into Congress they'll rush some editor, rural but bold. No detraction, no detraction. But a man with new plans to unfold. He will take that Congressional Record and cut out the detraction long. He will start a career that is checked by no detraction, no detraction and song.

LANDS UNDER WATER.

The Attitude of the State Toward Their Grantees Assailed.

TO THE EDITOR OF THE SUN: — A serious situation confronts owners of waterfront properties in the State of New York, if the opinions recently promulgated by the State Engineer are upheld by the courts. He has stated in an opinion rendered relative to the constitutionality of the charter of the Long Sound Development Company that the act incorporating the company is so far as it provides for the sale of the State of New York lands in the bed of the St. Lawrence is invalid.

In an opinion rendered to the Canal Board in the matter of the Baird estate the same official has held that when the State takes a large tract of land, it must pay the actual value of the lands under water taken, but only what they have cost the claimant to get the title from the State, plus the actual cost of the improvements.

Concomitantly, he has also brought an action against the beach front owners along the Atlantic Ocean at Coney Island to restrain them from the possession of the shoreline and to destroy the structures placed thereon.

These proceedings and opinions are based upon a strained application of the abstruse dictum contained in some of the decisions of our Court of Appeals, which declares that the State is not bound by a "perversion of state doctrine." It is an attempt to graft upon our law the ideas which first arose in the time of Queen Elizabeth, that the sovereign was in possession of the foreshore and salt marshes, and was used to the fact that the State was not bound by a "perversion of state doctrine." It is an attempt to graft upon our law the ideas which first arose in the time of Queen Elizabeth, that the sovereign was in possession of the foreshore and salt marshes, and was used to the fact that the State was not bound by a "perversion of state doctrine."

In the time of the Stuarts when the coffer of the crown was very low the same principle was applied to riparian owners of their lands under water for the purpose of increasing the king's revenues. It seems strange that in this day and generation these principles which should be repudiated by our English cousins should be fostered on us.

It should be policy of the State and the city to deal liberally with riparian owners. An improvement of a waterfront requires the expenditure of a lot of money both for initial cost and upkeep. From 1810 to 1850 the city of New York practically went into partnership with land owners in improving the lands adjacent to the East and North Rivers. Many acres of land were reclaimed, roads, docks and warehouses built along the rivers, and millions of dollars added to the taxable values of the city. Since the adoption of the dock plan of 1871 the city has not been so liberal and miles of waterfront which would be improved by private enterprise are neglected.

Although the opinions of our Attorney-General do not make the law, title companies have seized upon his utterances and have announced that they will not for the present at least insure the titles to lands, although they are now insuring lands which were formerly under the waters of a navigable stream. Thus the title to millions of dollars worth of properties in this city is questioned.

It has been the policy of the State for many years to sell lands under water to the owners of the uplands, and large expenditures have been made in improving the waterfront. It is extremely important that these vexed questions of ownership be settled, and that the State be enabled in giving its assistance to the development of this great port would be a serious blow to its commerce and prosperity. The municipality has gone into partnership with the owners of the waterfront, and let it go into partnership with it in improving its docks, and let the rights of the private owner be thoroughly understood and recognized.

It is to be hoped that the law in the Long Sound and other cases will be speedily passed upon by the Court of Appeals.

BROOKLYN, February 4. — ADVOCATE.

A GRAMMARIAN.

Adverbs May Be Distressing Even When They Venture Among Jokes.

TO THE EDITOR OF THE SUN: — The word "only" is so often misplaced in the sentence that I have ceased to take note of it, but I was surprised to see it in THE SUN of yesterday in the following: "Jack gave me my seat only to pretty girls, but then we'll only take them from hand some men."

Considering that the point of the joke revolves around the use of the word "only" would it not be better to put it in its proper place in such sentences?

Jack gave me my seat only to pretty girls, but then we'll only take them from hand some men. — BROOKLYN, February 4.

German Women.

TO THE EDITOR OF THE SUN: — I have read the letter written by "D. S." in THE SUN dealing with "German Women," and will say that it is more than astounding how anybody who claims to have been in Berlin any length of time can write such preposterous bosh.

It only goes to show that the writer has no knowledge of German, and is content to lack by tact and education, which is confirmed by the fact that she even does not know the correct translation of "Mr. Hans Muller (mest. Frau)," meaning, of course, "Muller with wife," and not "beastly wife," as asserted by her.

What she says furthermore about the treatment of the German women may be true to a certain extent in the lowest classes of the population, and is known to be so by every one in Germany, but certainly not in the "better class."

BROOKLYN, February 5.

The Income Tax.

TO THE EDITOR OF THE SUN: — The income tax is unjust to everybody; unjust to the man on whom it is levied, unjust to the man who escapes. As one of the latter I permit me to register a protest against it. It is the duty of every American citizen to bear his full share of the burdens imposed by government. Only when he hears his share is entitled to demand his share in the advantages of government. The duty of government to all is the only reasonable foundation of government, and any leaning toward either philanthropy on the one side or oppression on the other will bear little fruit for the nation.

Both the inheritance tax and the income tax should apply to all of none. — H. D. U. NEW LONDON, Conn., February 5.

Sympathetic Magic.

TO THE EDITOR OF THE SUN: — I have heard it said that a girl plants hollyhocks she won't have a red-headed husband. C. T. G. BALTIMORE, Md., February 5.

Hidlers in the Temple.

TO THE EDITOR OF THE SUN: — Would you consider it a crime to hire a criminal out, and butlers holding forth at Peckish, it can't be. NEW YORK, February 6. — A. ROBERTS.

TRAINED NURSES.

A Complaint of Their Self-Importance and Lack of Conscientiousness.

TO THE EDITOR OF THE SUN: — The splendid editorial article on "The Trained Nurse Problem" in this morning's SUN should certainly lead to some adaptation of some needed reform in that direction. I speak from selfish reasons, being the mother of a family and of past unfortunate experiences with trained nurses, having had four different ones on five different occasions and only the last one worth I ever employ again. I am not perhaps competent to judge of the actual requirements for candidacy in the hospitals, but I certainly agree with your closing statement that "if nurses received less theoretical training in chemistry, etc., and more instruction in their coming relations to the patient, to the family and to the servants of the house a great gap would be filled."

What I found in my experiences with the nurses I have had was their great lack of common sense and their prevailing sense of their own importance. They wanted to be treated "like ladies" and they were hardly ever able to live up to the ordeal, forgetting, or perhaps not knowing, that any lady in a hospital was indeed in enforced circumstances, nor does she ever spend precious half hours gossiping or laughing and joking with maids in the kitchen.

From what I hear, it is very often the fault of the training received that most nurses have such a sense of their own importance, for I have heard them say that Miss So and so their superintendent told them that such and such was servants' work, not theirs, and perhaps was indeed theirs. This sentiment works very well when there is a separate maid in the house for each separate duty, but when people of moderate means employ trained nurses they certainly expect them to wait upon themselves and to do the housework, and little offices for the mental comfort of the patient. These acts, while they may detract from professional dignity, are gratefully appreciated by the sick one, especially if she be a mother.

Like any nurse should also be taught to retain that delicacy and modesty which they usually do away with when larger knowledge comes to them, the lack of which is a great stigma upon the present day nurse.

The doctors too are largely to blame for "spoiled nurses," for where it is possible they often have very important details which only they themselves should attend to the nurses, and now when these same doctors are clearing for more power and more pay the doctors are beginning to see a light.

Perhaps I give the impression of being an unreasonable crank, but as I have had no personal experience with nurses for years, with only another and in spite of a family of seven, I cannot be so very impossible.

PLAINFIELD, N. J., February 5.

A CORPORATION NUISANCE.

Tale of a Gas Consumer's Recovery of His Deposit.

TO THE EDITOR OF THE SUN: — If any ordinary business concern should ask for a deposit for continuously rendering certain services with the stipulation that the deposit would be returned upon discontinuance of said services, provided that all bills had been paid, the service, no doubt would be promptly refunded by said business concern upon being notified that the service was no longer required. Now, if a "public service" corporation as the following little tale will show.

On April 20, 1907, I made a deposit of \$10 with the New Amsterdam Gas Company for gas to be supplied to my apartment. On October 1, 1912, I gave due notice to the company that I would move out of their district and that the supply of gas should be, therefore, discontinued. At the time of sending this notice I did not remember having made a deposit, as a business man I likely to forget such things in the course of so many years.

When, immediately after New Year, I went over a number of papers in my safe I came across a slip of paper, which, on closer examination, proved to be a receipt for a deposit of ten dollars with the New Amsterdam Gas Company. Forthwith I wrote to the company, stating the number of the receipt and asking for a remittance of the deposit and interest. This request was made by me on January 2. For two whole weeks I did not hear from the company, until finally I received on January 15 a short note saying that it was customary to present the certificate at the office of the company, and I signed a receipt issued by the company "in such matters."

I went to the office, presented my certificate and waited fully a half hour, until the cashier was ready to hand me the money, after I had first acknowledged my signature and signed a receipt. The whole transaction, including my going back and forth, cost me one and one-half hour of my time.

It seems that nothing more need be added except to ask the question: "What would have been the result if I had not happened to come across the certificate in my safe?"

NEW YORK, February 5.

Edmund Yates and the London "World."

TO THE EDITOR OF THE SUN: — I am greatly obliged to your correspondent "F. H. V." for his courteous correction as to the age of the London "World." I was wool gathering when I gave it as sixty years, and I am glad to set it right. I am extremely interested in history as to the formation of the paper by Edmund Yates made good reading.

I wonder if "F. H. V." remembers Anthony Wingfield, who passed by his fathers a few years ago, and if he can tell me how narrow a slip of a house in York street, next Garden (still standing and still the "World" office), in whose editorial den the chairs of Thackeray and Dickens stood, on either side of the far too hot fire beneath the portrait of those old men. Also whether he ever met dear little Mrs. Cashel-Hoey, the mid-Victorian novelist, whose book reviews were so admirable and conscientious and who continued to write almost to the day of her death.

He will be amused to be told, I dare say, that the almost illiterate copy of the celebrated "Belle's Letter" used to take me two or three hours to put into printable type. Once "Belle" commenced a letter by writing about a certain Queen, "Her Majesty opened the bazaar. The weather was too dreadful. Poor, dear soul, she looked so bored and dowdy and her wig was all awry and she snatched everybody's head off." History was in this case sacrificed upon the altar of clerical neatness and good taste.

NEW YORK, February 5.

School Supervision.

TO THE EDITOR OF THE SUN: — Where is to be found an American citizen in successful operation? The kind of success, automatic, lamblike submission proposed by Dr. Paul Hunsford? If it has never had a demonstration in a city of a quarter of a million, does New York want to experiment on it with her five million people?

NEW YORK, February 5. — S. F. PURKINS.